

REMARKS

Claims 1 to 9, 12, 15 and 18 were pending in the application at the time of the office action. Claims 1 to 9 stand allowed. Claims 12, 15 and 18 stand rejected as anticipated.

Claims 12, 15 and 18 stand rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Application Publication No. 2002/0029348, hereinafter referred to as Du.

Applicants respectfully traverse the rejection of each of Claims 12, 15 and 18. Applicants respectfully note that for an anticipation rejection, the MPEP requires that Du must show each limitation in the same level of detail and arranged as required by the claim. MPEP § 2131, 8th Ed., Rev. 5, p. 2100-67 (August 2006). Applicants respectfully submit that Du fails to meet these requirements.

Using Claim 12 as an example, Claim 12 recites in part:

logging on to said portable user-controlled secure device, said logging on providing access to said at least one service provider server.

This limitation positively recites logging on to the portable user-controlled secure device and then a result of that logging on. Note that the logging on provides a level of security.

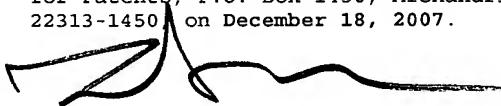
In contrast, in Figs. 1 and 2, Du shows that the logging onto a Web site is initiated in response to either a boot up auto launch or a manual launch. In either case, the process is the same and the smart card is accessed in Du without any logging onto the smart card. Accordingly, Du fails to teach the invention in the same level of detail as recited in these claims. Also, Du failed to provide the level of security associated with such logging on and so teaches away from such a process. Applicants respectfully request reconsideration and

withdrawal of the anticipation rejection of each of Claims 12, 15 and 18.

Claims 1 to 9, 12, 15, and 18 remain in the application. Claims 10, 11, 13, 14, 16, 17 and 19 were previously cancelled. For the foregoing reasons, Applicant(s) respectfully request allowance of all pending claims. If the Examiner has any questions relating to the above, the Examiner is respectfully requested to telephone the undersigned Attorney for Applicant(s).

CERTIFICATE OF MAILING

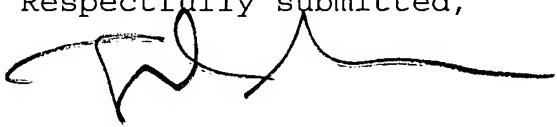
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on December 18, 2007.



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December 18, 2007  
Date of Signature

Respectfully submitted,



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